

PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions	Regular	Minor (under age 21)	Merit (62+ years)	Interest
Opening Balance	\$100	\$100	\$25	\$100	\$5,000
Service Charge	No Monthly Service Charge After 3, 50¢ per check \$6 monthly fee for paper statements*	\$12 monthly service charge, waived with minimum daily balance of \$750.	No monthly service charge, no checks, \$6 monthly service fee for paper statements.*	\$5 monthly service charge, waived with minimum daily balance of \$100.	\$12 monthly service charge, waived with minimum daily balance of \$5,000.
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.				
Interest	N/A	N/A	N/A	N/A	Interest is earned daily & paid monthly on collected balance, if greater than \$5,000.

*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

MONEY MARKET ACCOUNTS	Companion Money Market**	Money Market Gold
Opening Balance	\$5,000	\$5,000
Service Charge	\$15 monthly service charge, waived with minimum daily balance of \$5,000	\$15 monthly service charge waived with minimum daily balance of \$5,000.
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.	
Interest	Interest is earned daily and paid monthly on collected balance if greater than \$5,000. Interest is based on interest balance tiers***	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.***

For ACH or Direct Deposit transactions, please ensure your Money Market account is marked as a checking account. If marked as savings, your transaction will be rejected. We reserve the right to not pay accrued interest if account is closed prior to payment date.

**Account is paired with Certificate of Deposit, maximum balance can not be greater than the accompanying CD(s), no checks or debit card offered with this account.

***Interest Balance Tiers \$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026



(509) 525-2000
BAKERBOYER.COM
Member FDIC

PERSONAL ACCOUNTS

SAVINGS ACCOUNTS	Regular	Minor (Under age 21)	Merit (62+ years)
Opening Balance	\$100	\$25	\$100
Service Charge	\$5 monthly service charge, waived with minimum daily balance of \$400	\$5 monthly service charge, waived with minimum daily balance of \$25	\$5 monthly service charge, waived with minimum daily balance of \$100
Other Account Fees	No Baker Boyer imposed fee for debit card & ATM transactions.		
Interest	Interest is earned daily and paid quarterly on collected balance, if greater than \$400	Interest is earned daily and paid quarterly on collected balance, if greater than \$25	Interest is earned daily and paid quarterly on collected balance, if greater than \$100

We reserve the right to not pay accrued interest if account is closed prior to payment date.